



Order Filed on July 30, 2019 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
Stern, Lavinthal and Frankenberg, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, New Jersey 07068-0490  
Telephone Number (973) 797-1100  
Maria Cozzini, Esq.  
*Attorney for Secured Creditor, Nationstar Mortgage  
LLC d/b/a Mr. Cooper*

In Re:

**David Filippini**

Debtor(s)

Chapter 13  
Case No.: **18-23457-SLM**  
Hearing Date: 07/24/2019  
Judge: **Stacey L. Meisel**

AUTHORIZING  
**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: July 30, 2019**

\_\_\_\_\_  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Page 2**

Debtors: **David Filippini**

Case No.: **18-23457-SLM**

Caption: Order Authorizing Loan Modification

Property: 49 Siek Rd, Kinnelon, NJ 07405-2022

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THIS MATTER having come before the Court upon the **Nationstar Mortgage LLC d/b/a Mr. Cooper's** Notice of Motion for an Order approving a loan modification agreement, and the Court having examined the evidence presented, and for good cause shown, it is hereby

**ORDERED** as follows:

1. The Court hereby authorizes Nationstar Mortgage LLC and the debtor(s), to enter into Loan modification.
2. The loan modification agreement between Nationstar Mortgage LLC and the Debtor, attached as an Exhibit to the Nationstar Mortgage LLC's motion, is approved.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized Into the loan, Nationstar Mortgage LLC shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to Nationstar Mortgage LLC pending completion of loan modification and all money that would otherwise be paid to Nationstar Mortgage LLC be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the Nationstar Mortgage LLC that the modification was not consummated.

5. In the event the modification is not consummated, the Nationstar Mortgage LLC shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Nationstar Mortgage LLC.

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.

7. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

8. With respect to any post- petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, Nationstar Mortgage LLC will amend any and all post- petition orders or claims within 30 days after completion of the loan modification.

9. The attorney's fees associated with the Nationstar Mortgage LLC's filing of this motion, in the amount of \$350.00 are deemed recoverable from the Debtor.

10. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about the loan modification, and the recording of the loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 David Filippini  
 Debtor

Case No. 18-23457-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2019.

db            David Filippini,    49 Siek Rd,    Kinnelon, NJ   07405-2022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Pacific Union Financial, LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Alexandra T. Garcia on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Benjamin Jamie Ginter on behalf of Debtor David Filippini gintr316@aol.com  
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mcozzini@sternlav.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Melissa S DiCerbo on behalf of Creditor Pacific Union Financial, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com  
 Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@rascrane.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10